



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT: David R. Sturgis et al.

DATE: May 15, 2001

SERIAL NO.: 09/775,278

GROUP ART UNIT:

FILED: February 1, 2001

EXAMINER:

FOR: "Method and Apparatus For Improving The Loss Ratio On An Insurance Program Book"

ATTORNEY DOCKET NO.: A99285US (98222.1)

RESPONSE TO NOTICE TO FILE CORRECTED APPLICATION PAPERS

Commissioner of Patents
and Trademarks
Washington, D.C. 20231

Sir:

This is a response to the Notice To File Corrected Application Papers dated March 9, 2001. A shortened statutory period was set to expire two months from the date of the Office Action, making a response due by May 9, 2001. Applicant hereby requests a one month extension making the deadline to respond June 9, 2001. The requisite fee of \$55.00 for the one month extension is attached hereto.

AMENDMENT

Please amend the application as follows:

IN THE SPECIFICATION:

Please amend the specification as follows:

On page 13, before the paragraph beginning on line 28, please add the following additional paragraph:

Figure 10 shows an overall flow diagram illustrating the interaction the insured, insurance agent, underwriter, and audit survey provider. Arrow 300 represents interaction between business entity 20 and insurance agent 21 are represented. Business entity 20 can be seeking insurance coverage(s) and insurance

advice through and from agent 20. Arrow 310 represents the application being submitted for an insurance quote to an underwriter, insurance company, underwriting organization, or managing general agency 22. In the application for insurance quote key information is provided about the business entity 20 and the practices of the exposure for the business entity. If the business entity 20 fits the underwriter's 22 acceptable underwriting guidelines 200, information is used to develop a quote which includes rates and an estimated premium. Arrow 320 represents the transmittal of this quote to the insurance agent 21. Arrow 330 represents the transmittal of this quote from the insurance agent 21 to the business entity 20. Arrow 340 represents notification by the business entity 20 to the agent 21 that the quote is accepted. Arrow 350 represents agent 21 notifying insurer or underwriter 22 to bind insurance coverage. Arrow 360 represents insurer or underwriter 22 sending policy 110 and premium invoice to the agent 21 or insured business entity 20. Arrow 370 represents the underwriter 22 sending to the audit survey provider 23 a copy of the policy data electronically. Arrow 380 represents the audit survey provider 23 loading the policy data information into a computer database system 24. Arrow 390 represents the audit survey provider 23 using the computer database system 24, to perform a survey by telephoning the insured business 20 to learn more about exposure, verify information, providing loss control recommendations and answers and recording findings in the computer database system 24. Arrow 400 represents the audit survey provider electronically submitting the results to the insurer or underwriter 22 and such information being inputted into the underwriter's 22 computer database system 24A. Arrow 410 represents the audit survey provider 23 being contracted to contact the insured business 20 after policy insurance policy 110 termination to conduct a premium audit 195 to determine if the actual premium (derived by business payroll and/or sales) is different from estimated premium.

IN THE DRAWINGS:

In a separate paper accompanying this response, the Examiner's approval of proposed

changes in the drawings is requested.

REMARKS

The specification and drawings have been amended. No new matter has been added to the application.

Unspecified figures were objected to under 37 CFR 1.84 as containing excessive text. With the requested drawing amendment to Figure 10, Applicant has removed substantially all text. Applicant has submitted new versions of screen shot figures 1-9 and 11 removing the top and bottom bars.

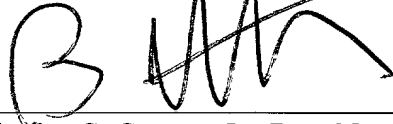
Applicant respectfully submits that the application is in condition for allowance. A Notice of Allowance is hereby respectfully requested.

Should the Examiner feel that a telephone conference would advance the prosecution of this application, he is encouraged to contact the undersigned at the telephone number listed below.

Applicant respectfully petitions the Commissioner for any extension of time necessary to render this paper timely.

Please charge any fees due or credit any overpayment to Deposit Account No. 50-0694.

Respectfully submitted,



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